TRICARE

Overview

- Vision, Mission & Goals
- Organization
- Readiness & Force Health Protection
- Evolution of TRICARE
- TRICARE Options
- NDAA
- Resources

Vision & Mission

Vision

- **A world-class health system that supports the military mission by fostering, protecting, sustaining and restoring health**

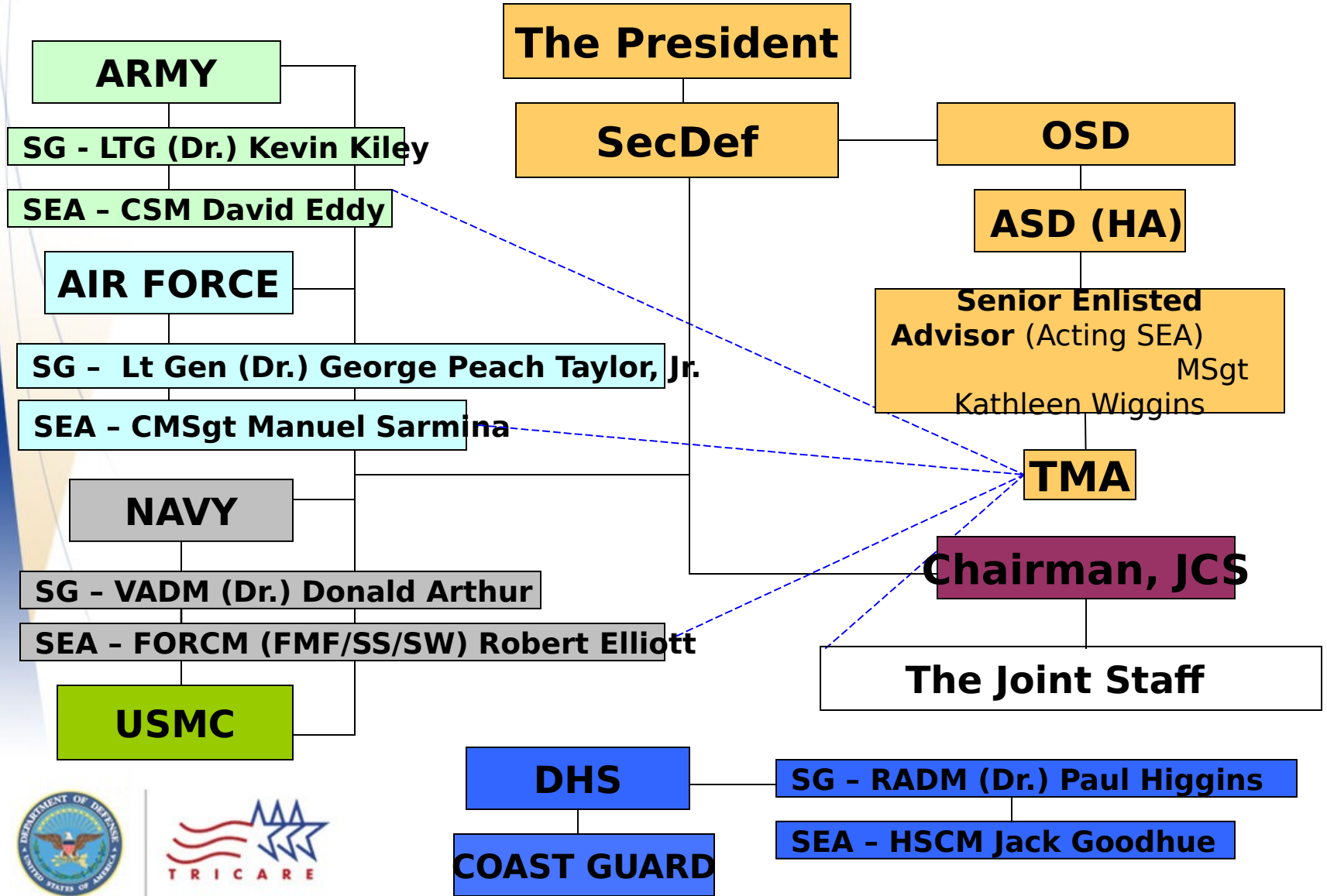
Mission

- **To enhance DoD and our Nation's security by providing health support for the full range of military operations and sustaining the health of all those entrusted to our care**

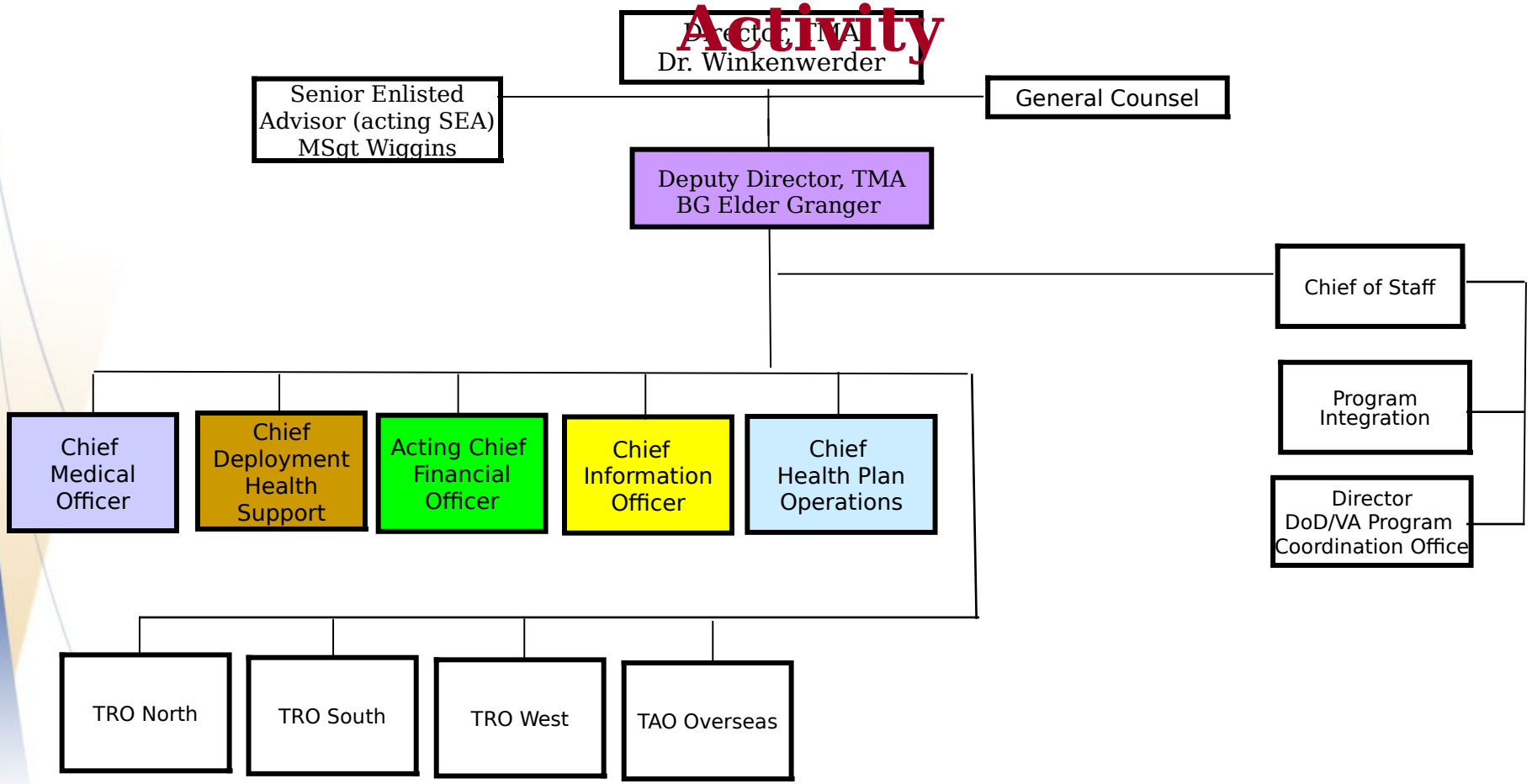
TRICARE Goals

- **Improve Force Health Protection and Medical Readiness**
- **Improve performance of the TRICARE health program**
- **Improve coordination, communication, and collaboration with other key entities**
- **Address issues related to the attraction, retention, and appropriate training of uniformed services personnel**

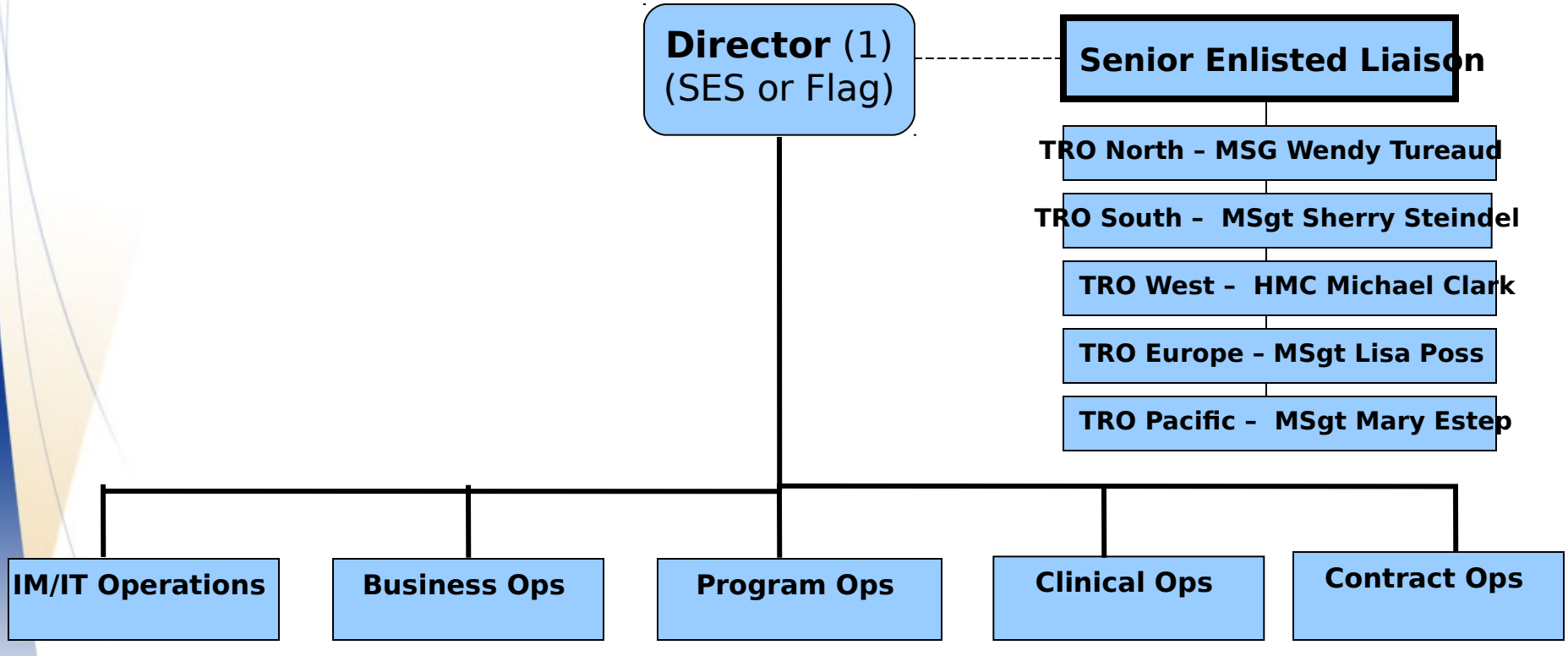
The Big Picture



Organizational Structure TRICARE Management Activity



TRICARE Regional Office Organization Chart



TRICARE Facts and Figures—Projected for FY 2006

TRICARE Facts and Figures—Projected for FY 2006

Total Beneficiaries	9.2 million
Prime Enrollees	5.0 million
Military Hospitals & Medical Centers	70
Medical Clinics	411
Dental Clinics	417
Total Military Health System Personnel	132,500
Total Unified Medical Program (UMP):	$26.4 billion*

* Includes direct care and private sector care funding, military personnel, and military construction

Stakeholder's Report 2006

TRICARE

Military Health System

FY 2006 (A Typical Week) FY 2006

Inpatient Admissions - Direct Care - Purchased Care	**18,300** 5,300 13,000
Outpatient Visits - Direct Care - Purchased Care	**1.8 million** 640,000 1.17 million
Prescriptions	**2.1 million**
Births	**2,200**
Dental Visits	**104,000**
Claims Processed	**3.12 million**
Weekly Bill	**$711 million**

MHS
Measure of Success

"I have selected three specific measures that I intend to highlight throughout the Military Health System."

William Winkenwerder, Jr., MD, ASD(HA) Executive Dir, TMA

Three Specific Measures

- **Individual Medical Readiness**
- **Satisfaction with telephone access for appts**
- **Satisfaction with Health Plan**

TRICARE

TRICARE

A Healthcare Program using Military Healthcare as the Main Delivery System

- Augmented by a Civilian Network of Providers and Facilities
- Serving Active Duty Service Members, Reserve Components, Retirees and their Families and others World-Wide

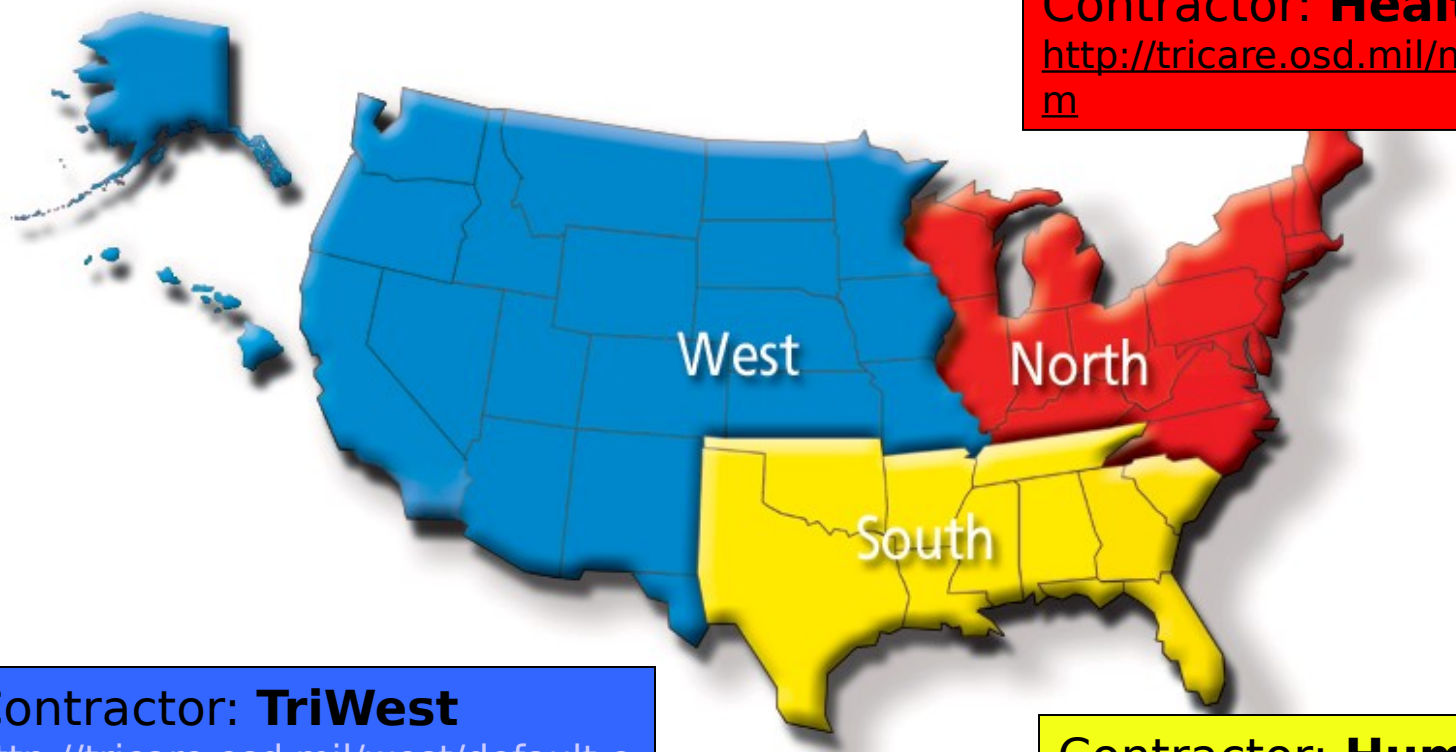
TRICARE

Evolution of

TRICARE

- 1884 Congressional Direction
- 1956 Dependents Medical Care Act
- 1988 CHAMPUS Reform Initiative
- 1993 TRICARE
- 2003 New TRICARE Contracts

New TRICARE Regions



Contractor: **Health Net**
http://tricare.osd.mil/north/default.cfm

Contractor: **TriWest**
http://tricare.osd.mil/west/default.cfm

Contractor: **Humana**
http://tricare.osd.mil/south/default.cfm

Regions		Contracts
BEFORE	12	7
AFTER	3	3

TRICARE

Recruitment

Retention

Readiness

Retirement

Force Health Protection

TRICARE Keeps People Healthy
TRICARE Helps Keep Our Military Medical People Trained
TRICARE Makes America's Medical Capability Available in a Crisis
TRICARE Takes Care of the Family, While the Service Member

TRICARE

TRICARE Options

- **TRICARE Prime**
  HMO-type option
  - Enhanced Preventive Benefits
  (Requires Enrollment and No Co-payments)

- **TRICARE Standard**
  Fee-For-Service type
  (Deductibles and Cost Shares/Co-payments)

- **TRICARE Extra**
  PPO-type for Standard beneficiaries to use
  (Deductibles and Cost Shares)

TRICARE

Defense Enrollment Eligibility Reporting System

(DEERS)

A computerized database of military sponsors, families and others worldwide who are entitled under the law to TRICARE benefits.

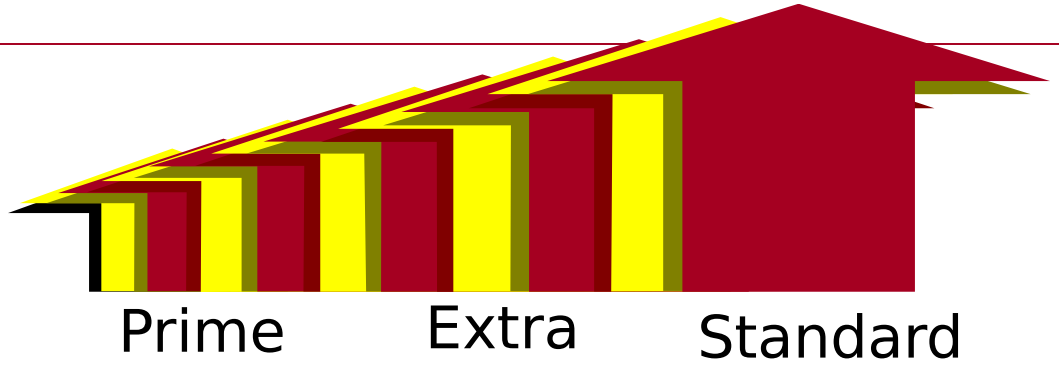
DEERS registration is required for TRICARE eligibility.

- Centralized DoD repository of personnel information
- Link between the personnel community and MHS via the CHCS
- Detailed eligibility information for benefits and entitlements
- Provides standardized TRICARE Prime enrollment cards
- Eligibility is determined by the Uniformed Services

Its the sponsors responsibility to register their family members in DEERS

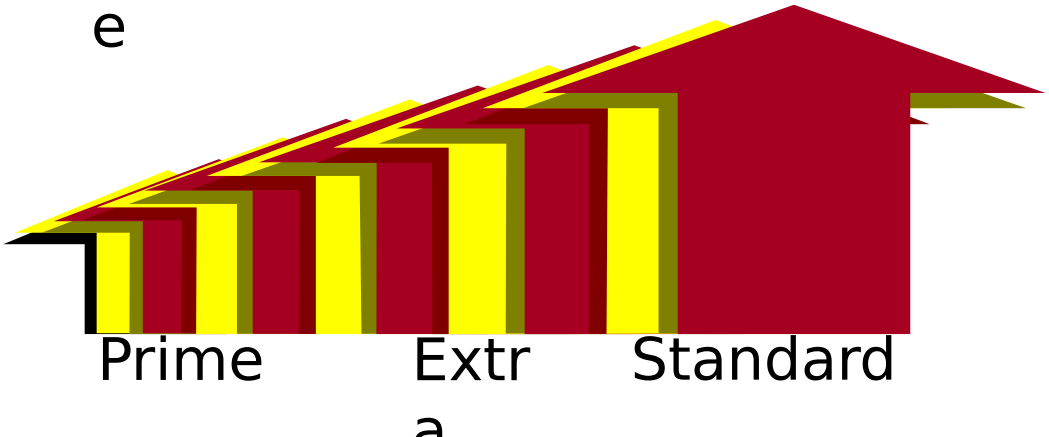
Across the spectrum…

Freedom of Choice



Access to MTF

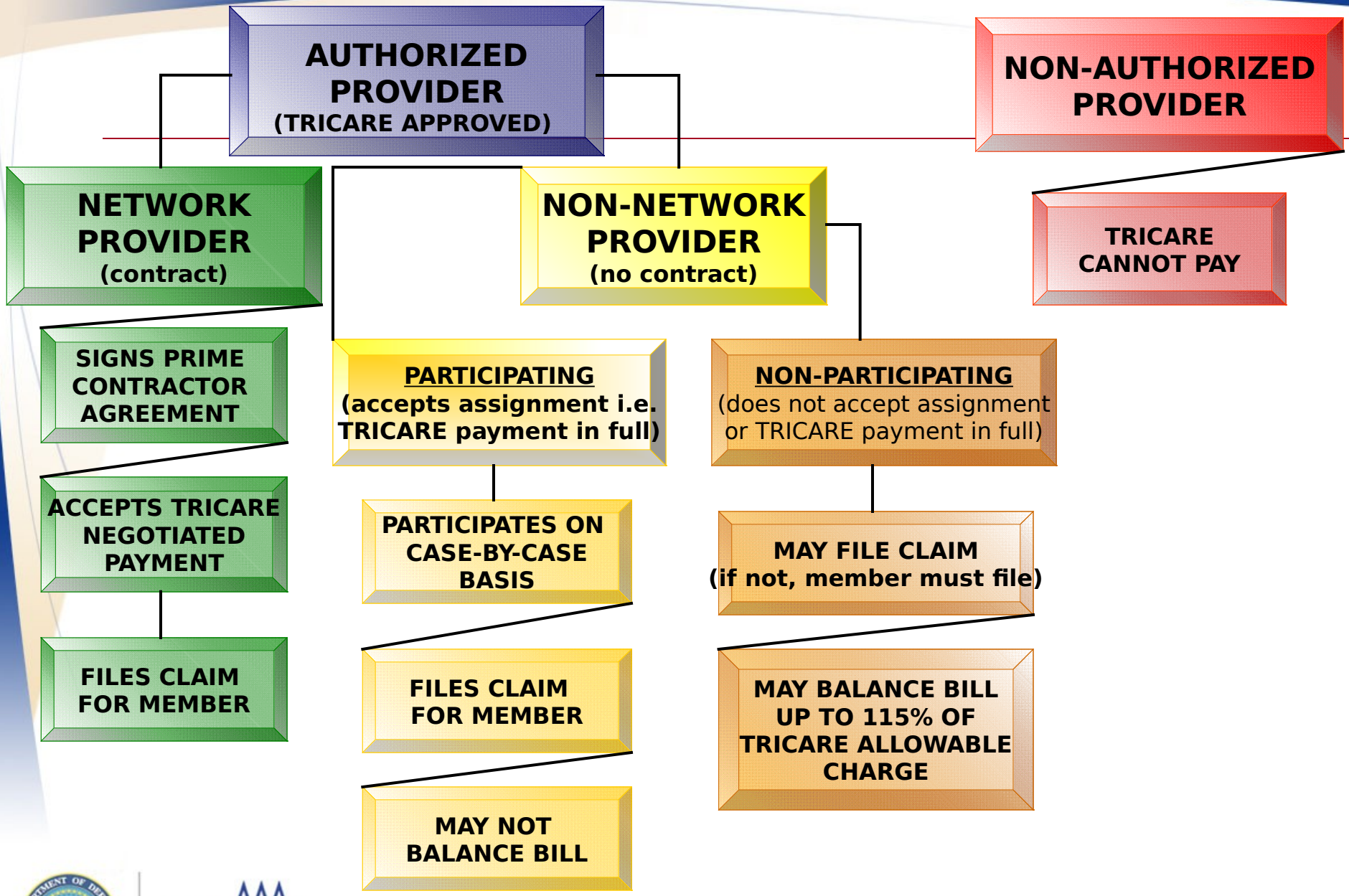
Cost



TRICARE

Active Duty Service Member Costs

	PRIME	EXTRA	STANDARD
Annual Deductible	**None**	**$150 -** Individual **$300 -** Family for E-5 & above **E-4 & below** **$50** Indv **/ $100** family	**$150 -** Individual **$300 -** Family for E-5 & above **E-4 & below** **$50** Indv **/ $100** family
Annual Enrollment Fee	**None**	**None**	**None**
Civilian Outpatient Visit	**No cost**	**15% of negotiated fee**	**20% of allowed charges for covered service**
Civilian Inpatient Admission	**No cost**	**Greater of $25 or $14.35/day**	**Greater of $25 or $14.35/day**
Civilian Inpatient Behavioral Health	**No cost**	**$20/day or $25 per admission**	**$20/day or $25 per admission**


AUTHORIZED PROVIDER
(TRICARE APPROVED)
NON-AUTHORIZED PROVIDER
NETWORK PROVIDER
(contract)
NON-NETWORK PROVIDER
(no contract)
TRICARE CANNOT PAY
SIGNS PRIME CONTRACTOR AGREEMENT
ACCEPTS TRICARE NEGOTIATED PAYMENT
FILES CLAIM FOR MEMBER
PARTICIPATING
(accepts assignment i.e. TRICARE payment in full)
NON-PARTICIPATING
(does not accept assignment or TRICARE payment in full)
PARTICIPATES ON CASE-BY-CASE BASIS
FILES CLAIM FOR MEMBER
MAY NOT BALANCE BILL
MAY FILE CLAIM
(if not, member must file)
MAY BALANCE BILL UP TO 115% OF TRICARE ALLOWABLE CHARGE

TRICARE Prime Remote (TPR)

- **TRICARE Prime Remote**

  Prime for remote locations

  - Enhanced Preventive Benefits

  (Requires Enrollment and No Co-payments ADFMs)

  - Typically 50 miles/1 hr drive from a MTF

- **TRICARE Prime Remote for AD Family Members** (TPRADFM)

- **TPR/TPRADFM is offered in the 50 United States only**

TRICARE For Life (TFL)

- **TRICARE For Life**
  - Comprehensive health care coverage for Medicare-eligible beneficiaries
  - Enrollment in Medicare Part B is mandatory (except for ADFMS)
  - TRICARE acts as a second payer to Medicare
  - Offers hassle-free claims processing
  - Overseas; TRICARE is typically Primary payer **
  - No TRICARE enrollment fee

    (Must pay Medicare Part B Premium)

TRICARE Dental Programs

TRICARE Dental Program

- **Voluntary premium-based dental insurance program for the following:**
  - Active Duty Family Members
  - Selected Reserves (SELRES)
  - Individual Ready Reserves (IRR) and Family Members
- **Sponsor must have 12 months of service remaining in order for family members to enroll (except RC)**
- **TDP is administered by United Concordia, Inc**
  http://www.tricaredentalprogram.com/tdptws/home.jsp

TRICARE Retiree Dental Program

- **Premium based program for retirees and their family members**
- **Administered by Delta Dental Plan of California**

Pharmacy Options & Co-pay

TRICARE Pharmacy Co-payments			
Point of Service	**Generics**	**Brand Name**	**Non-formulary** (Tier 3*)
Military Treatment Facility	**$0**	**$0**	**Not Applicable****
National Mail Order Pharmacy (up to a 90 day supply)	**$3**	**$9**	**$22**
Retail Networks Pharmacy (up to a 30-day supply)	**$3**	**$9**	**$22**
Non-network Retail Pharmacies (up to a 30-day supply)	**For those who are <u>not</u> enrolled in TRICARE Prime** $9 or 20% of total cost, whichever is greater, after deductible is met (E1-E4: $50/ person; $100/family; All others $150/person, $300/family)		**For those who are <u>not</u> enrolled in TRICARE Prime** $22 or 20% of total cost, whichever is greater, after deductible is met (E1-E4: $50/ person; $100/family; All others $150/person, $300/family)

TRICARE

TRICARE Reserve Family Demonstration Project

Eligibility for Demonstration Project

- **Families of Reserve and National Guard Members called to active duty for periods of more than 30 days in support of operations that result from the September 11, 2001 terrorist attacks**
- **Examples include Operation Enduring Freedom and Operation Noble Eagle and Iraqi Freedom**
- **Effective until November, 2007**

For those families who elect Standard & Extra Only

TRICARE

TRICARE

Making a Strong Program Better

National Defense Authorization Act (NDAA)

NDAA is under the jurisdiction of the Senate and House Armed Services Committees

- **Title VII is TRICARE; medical/dental programs under the NDAA**
- **Provides statutory direction across all DoD programs by establishing, changing, or eliminating programs and activities**

National Defense Authorization Act (NDAA) Accomplishments

- **Medal of Honor (MOH) (NDAA-01)**
- **Survivor Benefit extended to three years**
- **TRICARE Prime Remote for Family Members**
- **(TPR-FM)-Waived Charges (demonstration)**

- **School Physicals**
- **Catastrophic Cap**
- **Transitional Assistance Management Program**
- **Travel Entitlement**
- **TRICARE For Life (TFL)**
- **Temporary Reserve Health Care Program** (NDAA – 04)

NDAA FY 06

701: Continued Service Agreement	Allows members up to 90 after release from AD to execute a Service Agreement
701: TRS Eligibility	Suspends TRS eligibility if member is recalled to AD before coverage period ends. Allows all new and remaining TRS eligibility to continue after TAMP or previous TRS eligibility ends, whichever is later
701: Survivor Benefit	Allow family to continue TRS coverage for 6 months if RC dies during TRS coverage period (28% of determined amount)
702: Expanded Eligibility	- RC committed to serve in Selected Reserve - Enrollment in TRICARE Standard for 1 yr with options during selected enrollment periods
714: Exceptional Eligibility for TRICARE Prime Remote	Authorizes (does not require) DoD to provide TPRADFM for selected ADFMs
715: Increased Coverage for Children	Extends Prime benefit for children of members who die while on AD for more than 30 days (see notes)

TAMP
Transitional Assistance Management Program

180 days of Transitional Healthcare benefits

- **Involuntary separation from AD**
- **RC on AD orders for more than 30 days in support of a contingency operation**

  (30 days do not have to be con-current)

- **Release from Stop-Loss in support of a contingency operation**
- **Personnel who agree to stay on AD for less than 1 year in support of a contingency operation**

TRICARE

Continued Health Care Benefit Program (CHCBP)

- **Individuals who lose TRICARE eligibility or other coverage under the Military Health System**
- **CHCBP provides similar benefits and operates under most of the rules of TRICARE Standard**
- **Must enroll within 60 days after separation from AD or loss of eligibility for military health care**
- **Premiums per quarter:**
  - **$933 per person**
  - **$1,996 per family**

Information regarding the CHCBP web site www.humana-military.com

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TRICARE Reserve Select (TRS)

A Premium-based health care plan for certain members of the Reserve Component and their families

- TRS is not TRICARE Prime
- Comprehensive health care plan, *similar* to TRICARE Standard
- Purchased by the eligible members via monthly premium payments
- Eligibility for TRS is linked to the RC member's AD service
  - 90 days of continuous AD service earns the member eligibility to apply for one year's TRS coverage

Period of Coverage

Days Served on Active Duty	Maximum Period of Coverage
1-89 days	None*
90-179 days	1 year
180-269 days	2 years
270-359 days	3 years
360 days	4 years

**If you are otherwise eligible, but did not serve continuously on active duty for 90 days due to an injury, illness, or disease incurred or aggravated on active duty, you may be eligible for one whole year of TRS coverage.*

TRICARE

TRICARE Reserve Select Cost Chart

Monthly Premiums	TRS Member-only: $81 TRS Member and family: $253
Annual Deductibles *(per fiscal year)*	Rank E-4 & below: $50/individual or $100/family Rank E-5 & above: $150/individual or $300/family
Cost-Shares *(after annual deductible is met)*	Network Provider: 15% Non-network Provider: 20%
Catastrophic Cap *(per fiscal year)*	$1000 per enrollment

TRICARE

Certificate of Creditable Coverage

- **Serves as evidence of health care coverage during your period of Active duty**

- **Issued automatically by Defense Manpower Data Center (DMDC) Support Office**

DMDC Support Office Help Line: 800-538-9552
Urgent request may be faxed 831-655-8317 (fax)

U.S. DEPARTMENT OF DEFENSE
MILITARY HEALTH SYSTEM

TRICARE: Your Military Health Plan

TRICARE

Search for [ ] in [Beneficiary Pages] Go [Jump to...]

- TRICARE Beneficiaries
  - TRICARE Plans
  - TRICARE Regions
  - Using TRICARE
  - Understanding TRICARE
  - You May Need to Know...
- News and Media
- Military Health System Staff
- TRICARE Providers

TRICARE Fact Sheets

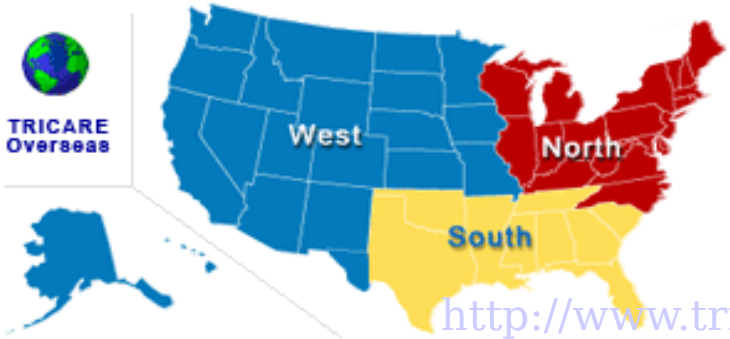
All Factsheets
Certificate of Creditable Coverage
Chiropractic Care Program
Choosing TRICARE Standard
College Students and TRICARE
Defense Enrollment Eligibility Reporting System (DEERS)
"Early" TRICARE Benefit for

TRICARE eSubscriptions

Web Site Viewing and Printing

TRICARE Beneficiaries: Select Your Region

Click on the map, or **Enter Your zip code:** enter zip code Go



http://www.tricare.osd.mil/

News & Announcements

News | Archives

TRICARE Launches Healthy Choices for Life Programs
April 04, 2006 -- Take care of your body, and it will take care of you. In today's fast-paced world, that is getting harder to do. Being overweight, using tobacco products and excessive drinking goes against this adage and can cause serious health problems and possibly early death.

TRICARE Dental Program Helps National Guard and Reserve Members Maintain Deployable Status
April 04, 2006 -- Dental readiness is a

Announcements | Archives

Military Health System Notice of Privacy Practices Available On TRICARE Web Site
The Department of Defense Health Information Privacy Regulation requires that TRICARE Management Activity make beneficiaries aware once every three years both of the availability of the military health system notice of privacy practices and how to obtain it.

Identity Theft Prevention: It's a Team Effort
TRICARE Management Activity protects beneficiaries' information

Contact Us

Quick Links

Find a Provider
What's Covered
What's Not Covered
Cost
Claims
Eligibility / DEERS
Pharmacy
Dental
Vision
Deployment Health
TRICARE Manuals
TRICARE Smart Site
The Doctor Is In
Survivors

Popular Topics

College Students
Enrollment Forms
ECHO
Foreign Force Members
Portability

https://www.tricareonline.com/index.ht

TRICARE Online

Home

Log On | Help | Appointments | Claims | Dental | Enrollment | Pharmacy

- Site Registration
- My Personal Health Information
- Services and Benefits
- General Health Info
- Kids
- Providers and TOL Managers
- Government Service Links

TRICARE is the healthcare program for active duty and retired service personnel, their eligible family members and survivors. TRICARE combines both military and civilian services to deliver the highest quality healthcare.

TRICARE Online is brought to you by your local Military Treatment Facility, its civilian Managed Care Partner, and the Department of Defense. These entities form the TRICARE Healthcare Team dedicated to providing you with the best care possible.

TRICARE Online is a web site that is being developed in stages. As we continue to grow, we expect some problems to surface. We ask for your earnest observations as you make use of this website. This is your opportunity to make a difference in the way the Military Health System takes care of its own. If you are a user within the Continental United States (CONUS) and experience any problems while using this website, have any questions regarding TRICARE Online, or feel there are ways that we can serve you better, please do not hesitate to call Customer Service at 1-800-600-9332 (CONUS), (210) 767-5250 (Direct). Agents are available 24 hours a day to assist you. If you are a user Outside of the Continental United States (OCONUS) please refer to the following link:

New users! Click Here TO LEARN MORE ABOUT TRICARE ONLINE

Click Here for a List of OCONUS Customer Service Numbers.

If you require your password reset, please refer to the following link:

Click Here to Request to Have Your Password Reset

My Personal Health	Services and Benefits

Need Assistance ?

- **Beneficiary Counseling & Assistance Coordinator (BCAC)**
  - **Preventive mechanism for trouble-shooting TRICARE and MHS issues and concerns**

www.tricare.osd.mil/bcac

- **Debt Collection Assistance Officer (DCAO)**
  - **Assists with TRICARE-related debt collection problems**

www.tricare.osd.mil/dcao

TRICARE

Resources You Can Use

- **Senior Enlisted Advisors**
  - **ASD(HA)/TMA**
  - **Service Surgeon General (Air Staff)**
  - **Reserve Component**
  - **TRICARE Regional Office (TRO)**
  - **Local Military Treatment Facility (MTF)**
- **BCACs / DCAOs**
- **TRICARE Web site** www.tricare.osd.mil
- **TRICARE Online** www.tricareonline.com

TRICARE

Leadership Involvement

Communicating the TRICARE message

- All Hands
- Commander's Call
- General Military Training
- Pre & Post Deployments
- Professional Military Organizations
- Technical School
- Career Counseling
- Family Days
- Conferences

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